

# LivingWell

Fall 2018 • Volume 14 • Issue 4

A publication of



**Seeing Beyond This Moment:  
How to Approach,  
Seek Help for Hopelessness**  
*page 16*

**After Hospitalization:  
Your Options and Decisions**  
*page 26*

**Recent Laws  
Empower Caregivers  
and Protect Families**  
*page 28*

**AFTER RETIREMENT, LEMPKE  
*Continues to Serve*  
NEBRASKA VETERANS** *page 4*

*Maj. Gen. Roger Lempke led the largest deployment of Nebraska National Guard soldiers since WWII during his time as Adjutant General. He continues to serve veterans as director of military and veterans affairs for Sen. Deb Fischer.*



# Listen, Learn & Leave

## Medicare's Annual Enrollment

2018

### Saving Seniors Money

A Jim Schueth Seminar

- Prescription Drug Plans
- Medicare Supplements
- Medicare Advantage Plans

*No names or phone numbers taken.*

**8:30 a.m.** Coffee, pastry or fruit.

**9:00 a.m.** Seminar starts.

**10:30 a.m.** Seminar ends.

**October:** 4, 6, 8, 11, 16, 19, 24, 27, 30

**November:** 2, 6, 8, 12, 16, 24, 28, 30

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# Director's Corner

Check Your Medicare Part D Plans Now!



I was chatting with a friend the other day about Medicare and he told me that he was very happy with his Part D coverage. I encouraged him to double-check his plan against others to see if he was getting the best value from his options. He insisted that he was not interested in switching plans. If he is truly knowledgeable about Medicare and the available options, that's great. But chances are he is less informed than he realizes. Most people report that they don't know much about their Part D plans.

Many patients also report that they don't know that there is an Open Enrollment period beginning in October. Eighty percent of

Medicare patients are not on the most beneficial plan for them, and many of these people could save more than \$700 annually by doing a simple Part D comparison.

Medicare plans are constantly changing — especially in pharmaceutical coverage. Plans update their coverage, drug costs and reimbursements routinely. Usually these changes are not drastic enough for you to see, but over a full year, small changes can add up to large costs for the patient.

In Nebraska, we are fortunate to have the Senior Health Insurance Information Program (SHIIP), which educates people with Medicare, assisting older persons

and individuals with disabilities in making informed decisions about health insurance — including Part D.

I encourage you to contact the SHIIP office to learn more about how you can schedule a personal appointment with a trained staff person to assist you in evaluating your Part D options. SHIIP can be reached at 800-234-7119 or you may contact Aging Partners at 402-441-7070. 

Randall S. Jones

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## Are you moving? Call 402-441-6146 to change your mailing address.

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This publication's purpose is to educate and inform persons on topics, programs, issues and activities that are of concern to the mature population, their families and community organizations. Specific emphasis is on articles pertaining to the services of Aging Partners. Contents may be reproduced with credit to the magazine.

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# Staying Involved

## AFTER RETIREMENT, LEMPKE *Continues to Serve* NEBRASKA VETERANS

**M**aj. Gen. Roger Lempke joined the Air Force following in his parents' footsteps. His father flew C-47s in World War II, and his mother was in the British Royal Air Force before they relocated to a farm in rural Tecumseh, Nebraska.

Upon high school graduation, Lempke attended the newly formed United States Air Force Academy (USAFA) in Colorado. Shortly after graduating in 1969, he and his high school sweetheart, Shirlee, married. He went on to pilot training and then served as flight instructor at the USAFA and Columbus Air Force Base in Mississippi.

In 1975, Lempke was selected to attend the Air Force Institute of Technology at Wright-Patterson Air Force Base in Ohio, where he completed his master's degree in logistics management. He then spent nearly three years helping develop the new B-1 bomber and offensive avionics system for the B-52, which included developing support equipment to repair and maintain the aircraft.

"I liked flying, but I really enjoyed the management and leadership the military provided," Lempke said. "That's what I wanted to do. I enjoyed getting things done so planes could fly. I found that much more satisfying."

After 10 years of active Air Force duty, Lempke and his family returned to Nebraska in 1979. He

worked for 20 years at Brunswick, now General Dynamics, rising to vice president responsible for manufacturing, procurement, and information systems. On the military side, he joined the Nebraska Air National Guard after a short stint in the Reserves. As a traditional National Guardsman, he commanded maintenance and logistics for both the RF-4C and KC-135 aircraft.

### **Time as Adjutant General**

In December 2000, Lempke was appointed as Nebraska National Guard adjutant general by Gov. Mike Johanns, overseeing the National Guard and Nebraska Emergency Management Agency.

"The nation was at a point where we were looking at advancements in warfare, and with precision weapons, many wondered if we needed an Army anymore," Lempke said. "My goal was to ensure the National Guard stayed relevant."

Not long afterward, 9/11 happened.

"Suddenly, we were definitely relevant," he said. "That event dramatically changed how our National Guard operated."

The Nebraska National Guard had not been mobilized since the Korean War, so many policies and procedures needed to be updated and the overall efficiency increased.

Lempke directed the mobilization of 21 Guard units and four Air Guard overseas rotations in support of Operations Noble Eagle, Enduring Freedom and Iraqi Freedom. It was the largest deployment of Nebraska National Guard soldiers since World War II with 4,500 soldiers and airmen mobilized.

He traveled overseas himself to visit Nebraska servicemen and women deployed to Afghanistan, Iraq, Kosovo, Macedonia and Spain.

"The trips were quick and intense," he said. "I wanted to see the conditions our soldiers were serving in, understand missions and issues they faced, and let families know what was going on."

He took the opportunity to connect with soldiers and maintain lines of communication to their families. Lempke helped to form several programs that were recognized nationwide and often copied. The first was "Home Station Processing" in which soldiers returned directly to Nebraska for de-processing after deployment, instead of de-processing at a separate base for up to two weeks. This allows families to see their loved ones sooner.

The Nebraska National Guard also assisted families of deployed soldiers by creating emotional support groups.

“The family units are different today than they used to be,” Lempke said. “And many family members here needed more emotional support and better communication about what was happening with their loved ones and dispelling rumors.”

In 2005, Lempke was elected national president of the Adjutants General Association of the United States and led the fight to prevent closures of many vital Air National Guard bases. The following year, he averted reductions in Army Guard combat force structure.

As adjutant general, Lempke also directed the Nebraska Emergency Management Agency, which coordinates emergency response to disasters. The first major event was the 2004 Hallam, Nebraska tornado. After the record-breaking 2.5-mile-wide F-4 twister demolished most of the town, NEMA assisted procuring federal funds to restore Hallam.

The following year, Hurricane Katrina devastated New Orleans. The Louisiana National Guard had an emergency plan, but extreme flooding brought everything to a standstill. Normal procedures require a proposal and approval before help can be sent, but the emergency management facility in New Orleans was flooded and inoperable.

“We couldn’t move without authorization, and they couldn’t give authorization,” he said. “We knew we had to do something. Our Air National Guard commander came into my office and said they could do a training mission with our RC-135 aircraft to deliver water, food and other items. There was no permission needed since it was training. So Nebraska ended up having one of the first out-of-state entries into New Orleans.”

The crew went down with everything they needed, offloaded water, food, and all the jet fuel they wouldn’t need to return home. A week later, a security team went down to help in the area, again taking everything they needed to operate to assist local citizens.

## Retirement

Upon retirement as adjutant general Nov. 4, 2007, Lempke repurposed himself.

“I wasn’t ready to walk away from everything,” he said. “I felt I could still bring some skills in helping military members and veterans.”

Lempke joined Sen. Mike Johanns’ team as director of military and veterans affairs in 2009 and continues to serve in the same position for Sen. Deb Fischer. He supports policy development and assists with casework related to veterans’ affairs and national defense.

“What I find most satisfying is helping active duty or veterans,” he said. “My experience with the Departments of Defense and Veterans Affairs helps problem-solve for veterans in Nebraska.”

It is important to continue the good health and welfare of our nation’s veterans, Lempke said.

“They’ve served our nation and, as a result, many have medical conditions,” he said. “They deserve our care to deal with those conditions.”

Lempke believes that health care is vital for the nation’s all-volunteer military force. He aspires to simplify and improve the VA health care and benefits system.

“Our best intentions are to care for our veterans,” he said. “In Nebraska, those who work for the VA are very motivated to help veterans. But sometimes it is the system, so we try to help them through that.”

In the community, Lempke has served with various organizations. In the past, he was president of the Nebraska Sports Council, Madonna board member and past president and current board member of the Brain Injury Alliance of Nebraska, and is now president of the NEBRASKALand Foundation. He was named 2007 Nebraskan of the Year by Nebraska Rotary and Trailblazer by the NEBRASKALand Foundation in 2008.

Lempke stays active both in the community and at home, as he and Shirlee have two grown children and six grandchildren. **lw**



*Lempke stands by the flag that was given to him upon his retirement. This flag was flown at the various locations he visited across the globe while serving in the military.*

# Lincoln and Lancaster County Senior Centers Can Help Get You Connected

As we grow older, it can be difficult to find all the information we need. Whether it be how to operate a computer or take that painting class you've always wanted to take, or just finding a friendly face, older adults are looking for places to access answers to their questions and have fun. All this and more can be found at your local senior center.

According to the National Council on Aging, research shows older adults who participate in senior center programs can learn to manage and delay the onset of chronic disease and experience measurable improvements in their physical, social, spiritual, emotional, mental,

and economic well-being.

So come build friendships, meet friends for lunch, and stay for a variety of stimulating activities and resources. Each of the Lincoln and Lancaster County senior centers also offers low-cost meals, important for good nutrition and maintaining strength through the exercise programs.

"Seniors aren't coming to the centers just for meals — they're



coming for information, resources and a good game of pitch," said Beth Schuster, Lancaster County senior center coordinator. "Not only do we have special event programs like the Dinner and a Show, dances and trips, we also have access to a lot of

## City of Lincoln

### Lincoln Downtown Center

Aging Partners, 1005 "O" St.  
Monday through Friday,  
9 a.m. to 1 p.m.  
402-441-7154

### Asian Center

144 N. 44th St., Suite A  
Wednesdays, 9 a.m. to 1 p.m.  
402-477-3446

### Belmont Center

Belmont Recreation Center,  
1234 Judson St.  
Mondays, Tuesdays and Thursdays,  
9 a.m. to 1 p.m.  
402-441-7990

### JoAnn Maxey Center

Malone Community Center,  
2032 "U" St.  
Wednesdays and Fridays,  
9 a.m. to 1 p.m.  
402-441-7849

## Lake Street Center

Saint James United Methodist  
Church, 2400 S. 11th St.  
Monday through Friday,  
9 a.m. to 1 p.m.  
402-441-7157

## Northeast Center

6310 Platte Ave.  
Monday through Friday, 8 a.m. to  
4 p.m.  
402-441-7151

## Rural Lancaster County Bennet Center

American Legion Hall, 970  
Monroe St.  
Tuesdays and Thursdays,  
9 a.m. to 1 p.m.  
402-416-7693

## Firth Center

Firth Community Center,  
311 Nemaha St.  
Mondays, 9 a.m. to 1 p.m.  
402-416-7693

## Hickman Senior Center

*New Location as of Oct. 3*  
Hickman Community Center,  
115 Locust St.  
Wednesdays, 9 a.m. to 1 p.m.  
402-416-7693

## Waverly Center

First United Methodist Church,  
14410 Folkestone St.  
Fridays, 9 a.m. to 1 p.m.  
402-416-7693

To arrange a meal, call one of these senior centers by 10 a.m. two business days beforehand. Suggested meal contribution is \$4 for age 60 and over. The meal fee is \$8 for those under age 60.

useful information throughout the Aging Partners agency. This is a large organization with many working parts.”

Each center offers information on finances, health and fitness, entertainment, local trips, crafts and games. Center coordinators also can help direct older adults where to get answers in regards to Medicare, Medicaid or assistance with legal services such as a living will or power of attorney.

“We all have the ability to direct people toward the information they need,” Schuster said. “Each center manager is equipped to assist participants to resources within the community such as the wellness center, housing, care management and services.”

Each center’s events are suggestions made by the people who attend.

“We listen to the participants to

see what they want to get out of the center,” Schuster said. “Attendees have a lot in common — their health is important, they want to know about insurance like Medicare and how it works. They are interested in finances and how to avoid fraud. The centers ultimately becomes a new network of friends and alliances.”

Your local senior center can offer more than just a place to eat — it can help you find a community.

“We have our work groups throughout our lives and, once retired, we need to search out other types of groups,” Schuster said. “Come and see what these centers are doing, and you’ll find that you have a lot in common with the folks already there.”

For more information about the happenings at Lincoln and Lancaster County senior centers, see pages 36-39 of this publication or visit [lincoln.ne.gov](http://lincoln.ne.gov) (keyword: My Center News). 

## A Great Christmas Gift (or for Any Time of Year)

Grandpa doesn’t need another sweater. Grandma doesn’t have room for another knick-knack. This holiday season (or at any time), give your loved one peace of mind and fun. Call Aging Partners today to inquire about gift certificates for meals, fitness center membership, trips, transportation, simple home repairs, entertainment, an emergency response system and fitness classes. Call Annette at 402-441-8453.




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# Medicare Savings Programs: How These Programs Can Help You Save Money

Ten million older adults are eligible for both Medicare coverage and Medicare Savings Programs (including Medicaid), which may help pay Medicare premiums, deductibles, coinsurance, copayments and prescription drug coverage costs.

Some of these Medicare Savings Programs allow higher income and resources other than Medicaid. In determining resources, your home and automobile are not counted. Currently, the gross monthly income limits, before any deductions, are \$1,386 for individuals and \$1,872 for couples. Resource limits are \$7,560 for individuals and \$11,340 for couples.

While your home and vehicle are not included as resources, the following items are counted: retirement accounts, bank accounts, stocks and bonds, certificates of deposit (CDs) and the net cash value of life insurance policies. Not considered are: debt, mortgage or rent payments, child support and alimony.

“If your income is a bit higher, you can subtract health insurance premiums from your income to qualify,” said Karen O’Hara, Aging Partners Financial and Insurance counselor. “Everyone’s situation is different.”

“Even if you don’t qualify for Medicaid, some programs offer help paying your Part B premium, Part D drug plan premium and drug copays,” said Genene Minnick, Aging Partners information and assistance specialist.

Medicare Savings Programs also offer the ability to change Part D coverage throughout the year instead of only during Open Enrollment in the fall. They also offer various subsidized drug prices, ranging from \$1.25 to \$8.35 in 2018.

Medicaid will pay for the individual’s Part B premium, copays and deductibles, plus some dental, hearing and vision care, as well as providing subsidized drug prices.

An individual can apply for Medicare Savings Programs through the Department of Health and Human Services, and they are administered through the Division of Medicaid and Long Term Care. Applications can be submitted online at [www.accessnebraska.ne.gov](http://www.accessnebraska.ne.gov), over the phone or in person in Lincoln at 1050 “N” St., in the Gold’s Building.



Lincoln residents can call 402-473-7000, and other Nebraska residents can call 855-632-7633. Aging Partners also can help you apply. Call 402-441-7070 for an appointment.

For people whose income or resources exceed the limits of Medicare Savings Programs, the Social Security Administration Low-Income Subsidy (LIS) or “Extra Help” program might be available. The LIS program provides qualifying individuals with coverage of all or part of the Part D premium and help with prescription costs. With LIS, you can also change Part D drug plans at any time throughout the year. Aging

## YOUR RIGHTS

to the Medicare Home Health Benefit

**HOME HEALTH CARE** **ALLOWS YOU TO RECEIVE TREATMENT** for an illness or injury in the comfort of your home, so you can regain your health and maintain your independence.

**Home Health Care Benefits:**

- **Continuity of care** from hospital to home.
- **Convenient.** Your health care team comes to you.
- **Cost-effective.** Services covered 100% by Medicare.

**Your Rights as a Patient:**

- You are entitled to home health care services under Medicare if you qualify.
- You have a right to choose the home care provider you want in your home.

**2019 Medicare Open Enrollment Period**

- From Oct. 15 to Dec. 7
- During this annual enrollment period (AEP) you can make changes to various aspects of your coverage.

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Partners can help you — by phone or appointment — determine whether you qualify and can assist with applications. You can also apply through the Social Security Administration in person at their office, by phone at 866-593-2880, or online at [www.ssa.gov](http://www.ssa.gov).

### Information You Need:

You should gather documents and information before you call to inquire about eligibility or apply for any of these programs:

- Your gross monthly Social Security or Railroad Retirement check, before any deductions. This can be found on your annual award letter or summary letter received in December each year. It will provide your benefit amount before any deductions, which is higher than the amount deposited into your bank account. If you need a copy or duplicate benefit letter for the current year, you can call Social Security at 866-593-2880 (TTY 800-325-0778), or the Railroad Retirement Board at 877-772-5772.
- Any gross income from employment or pensions.
- Total amounts of your retirement accounts, bank accounts, stocks and bonds, assets, certificate of deposit (CDs) and net cash value of life insurance policies. 



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8700 Andermatt Drive  
Lincoln, NE 68526

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# Help Us Help The Hungry



Six days a week, Aging Partners delivers hot and nutritious meals to seniors throughout Lincoln and Lancaster County. Last year, we provided 53,895 meals prepared in our downtown Lincoln central kitchen and transported them to senior centers throughout Lincoln and rurally to Bennet, Firth, Hickman and Waverly.

Did you know that 55 percent of older adults who eat at our senior centers are either living in poverty or close to it? These meals provide the healthy nutrition that many would not receive otherwise. Imagine going to bed hungry — every night.

The 20-year-old truck we use to transport these meals has exceeded its life. It needs continuous maintenance, is difficult to maneuver in narrow areas, requires special training to operate and is too large for our needs.

The Seniors Foundation is helping us to raise funds for a newer, dependable, smaller van to transport our meals. At an estimated cost of \$25,000, this new van will be equipped with an electrical system to supply heat to our meal containers, allowing us to maintain proper food temperatures to transport our food quickly, safely and dependably to seniors. Any of our kitchen staff will be able to use this van, allowing more flexibility.

Please consider a gift to the Seniors Foundation on behalf of our program, which will help us purchase a new meal delivery van to continue providing hot, safe and nutritious



meals to seniors.

You can mail donations to: Seniors Foundation of Lincoln & Lancaster County, 600 S. 70 St., Lincoln, NE 68510, or online at [www.seniorsfoundation.org](http://www.seniorsfoundation.org).

Sincerely,

Randall S. Jones  
Aging Partners Director

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Looking for a fun, no-pressure way to learn more about Medicare? Join us at an upcoming event. We'll answer any questions you have about Medicare, and tell you about the benefits of a plan from UnitedHealthcare.®

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**Medicare Seminar**  
**October 28**  
**9:00am**  
**Wilderness Ridge**  
1800 Wilderness Woods  
Lincoln, NE 68512



There is no obligation or cost to attend.  
For a complete list of events in your neighborhood, contact your local sales agent.



**Lloyd Hinn**  
Licensed Sales Representative  
**402-304-4844, TTY 711**  
**UHCMedicareSolutions.com**



A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call 402-304-4844, TTY 711.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

# Planning Ahead

## Veterans Can Be Honored At National Cemetery

**P**urchased in December 2012, the U.S. Department of Veterans Affairs' Omaha National Cemetery (ONC) will serve as the final resting place for more than 138,000 veterans, spouses and other eligible family members. The cemetery is expected to be operational for the next 100 years.

The establishment of ONC resulted from the 2008 "Evaluation of the VA Burial Benefits Program," which provided VA leadership the opportunity to review existing policies for building new national cemeteries to increase access to areas where significant numbers of unserved veterans reside. ONC is the second national cemetery in Nebraska.

The cemetery honors veterans and their families with final resting places in national shrines and with lasting tributes that commemorate their service and sacrifice to our nation.

Burial in a national cemetery is open to all members of the armed forces and veterans who have met minimum active duty service requirements and were discharged under conditions other

than dishonorable; their spouse, widow or widower; and minor children. Under certain conditions, unmarried adult children with disabilities also may be eligible for burial. Members of the reserve components of the armed forces who die while on active duty or while performing training duty, or were eligible for retired pay, may also be eligible for burial.

### How it Works

Gravesites in VA national cemeteries cannot be reserved or selected in advance. However, families are encouraged to prepare by discussing cemetery options and setting aside copies of any discharge documents.

The VA will provide, at no cost to the veteran's family, a gravesite, headstone or marker, presidential memorial certificate, U.S. flag, perpetual care of the gravesite, and opening and closing of the grave.

Formal funeral services are not held at national cemeteries, but a final committal service may be performed on-site, away from the gravesite in a committal shelter. Burial will take place following the service; immediate family members may be allowed to witness the

interment only if arrangements have been made in advance with the cemetery director.

### Applying for Eligibility

At the time of need, a funeral director or next of kin should fax all available military discharge documents to the National Cemetery Scheduling Office at 866-900-6417 or scan and email the documentation to [NCA.Scheduling@va.gov](mailto:NCA.Scheduling@va.gov) with the name of the deceased in the subject line. Follow up with a phone call to 800-535-1117 in order to schedule the interment.

A copy of an official military discharge document bearing an official seal or other supporting documentation is usually sufficient to determine eligibility for burial. The document must show release is from service conditions other than dishonorable.

If the discharge document is not available, a copy may be obtained from the National Personnel Records Center, Military Personnel Records Office: 1 Archives Drive, St. Louis, MO 63138. This should be completed prior to the time of need.

If, at the time of need, military discharge documents are not

*Continued on page 13.*



Continued from page 12.

available, a scheduling office representative can assist with the verification process. Requests for eligibility determination with no discharge documents may require 48 hours or more for verification.

The same procedures should be followed to determine eligibility of a veteran's spouse or dependent. In most cases, one gravesite is provided for the burial of all eligible family members, marked by a single headstone or marker. When both spouses are veterans, two adjacent gravesites and two headstones or markers may be provided, if requested. For more information about eligibility, visit [www.cem.va.gov/cem/burial\\_benefits/eligible.asp](http://www.cem.va.gov/cem/burial_benefits/eligible.asp).

The VA encourages veterans and spouses to apply for a pre-need burial eligibility determination. However, you do not need pre-need burial determination to be

eligible at the time of need.

To apply for pre-need eligibility, submit:

- VA form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in VA National Cemetery.
- Proof of military service, such as a DD Form 214 or other discharge documents, if available (VA will attempt to locate documents that the veteran or eligible party cannot locate).

Information should be submitted to the VA National Cemetery Scheduling Office by either:

- Fax: 855-840-8299
- Mail: NCSO, PO Box 510543, St. Louis MO 63151

For more information about the pre-need determination and eligibility program, visit [www.cem.va.gov/preneed](http://www.cem.va.gov/preneed). <sup>lw</sup>



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# Special Needs Trusts: Providing Long-Term Resources for the Disabled

**F**or families who have a loved one with a physical, mental or developmental disability, a special needs trust can help fund long-term personal and financial needs.

A trust is created when property, real estate, finances and tangible items are managed by a trustee — a person — for the benefit of another person — the beneficiary. The trust lasts as long as it is needed, usually until the beneficiary's death or until funds are depleted. Special needs trusts are made for the benefit of those with physical and/or mental disabilities, including those with disabilities who cannot manage their own finances. There are two types of special needs trusts: general support and supplemental care.

The majority of special needs trusts are supplemental care, designed to serve as a secondary source of benefits for the beneficiary after all available government benefits have been exhausted. The funds are not considered “available resources” for purposes of qualifying for need-based benefits.

General support special needs trusts are designed to serve as the primary source of benefits for the beneficiary and are considered available resources, which can preclude eligibility for need-based government benefits.

To determine which type of trust is appropriate, the primary consideration is whether the assets and resources that belong to, or are available to, the beneficiary are likely to fully cover the cost of care and support during his or her lifetime. If assets are likely to be adequate, a general support special needs trust may be appropriate. But if the assets are inadequate to fully fund the special needs of the beneficiary, then need-based government programs could be necessary and a supplemental care special needs trust should be used.

## Why a Special Needs Trust?

Most families who use a special needs trust desire to maximize all available resources, including government assistance, in which people with disabilities often qualify for, such as Supplemental Security Income (SSI), Medicaid, vocational rehabilitation and subsidized housing. If assets are left to the disabled loved one through a will, acquiring assets and money can disqualify him or her from government programs. But by setting up a special needs trust, instead of

solely a will, the trustee has total control over the management of the funds, and government program administrators ignore trust assets when considering eligibility.

“Special needs” is a broad term grouping not only health care services and products that may benefit a disabled beneficiary, but also related services and quality of life options.

The trust is created for the specific needs, lifestyle and future of the beneficiary. A special needs trust can help fund the cost of additional service providers, such as domestic and personal assistance to help with activities of daily living, or respite care for the beneficiary's primary caregiver. Special needs trusts also can be used for appropriate recreational and vocational activities, hobbies and vacations, a vehicle and its maintenance; periodic insurance replacement; renovations to make a living arrangement accessible, or the cost of assisted-living or skilled nursing; education

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and training; augmentative communication equipment; professional service such as attorneys, accountants and claims processors; and procurement and maintenance of a pet or service animal. Special needs trusts can not be used for general shelter costs like rent or utilities.

Special needs trusts can also be used to shelter inheritance funds or proceeds from settlements on behalf of the disabled person. This way, if the beneficiary is a plaintiff in a successful lawsuit or inherits assets, those funds go directly into the trust fund. Also, if the beneficiary is ever sued, the funds in his or her special needs trust cannot be touched.

### How to Set Up a Special Needs Trust

While it is possible for anyone to create a special needs trust, it is best to consult an attorney to ensure the proper language is used.

Aging Partners provides free legal services, although donations to Aging Partners are encouraged. To request legal services, call Aging Partners at 402-441-7070. You can schedule an appointment during the Tuesday legal clinic in the downtown senior center. Phone appointments and home visits for persons unable to visit the clinic are also available. 



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## Seeing Beyond This Moment: How to Approach, Seek Help for Hopelessness

If you look through a straw, you can see what life looks like for thousands of people each year. For someone in the deep, dark place of suicidal thoughts, they are only able to see what is directly in front of them. But the straw is closing in. They can't see beyond today; they can only feel the pain. But when someone asks directly about suicidal intent, the straw begins to open and they can see that others are there to support and help them walk through this momentary pain.

It doesn't matter what age or stage of life you are in — it's hard. With so many changes and challenges, it can be difficult to cope. Maybe you had a recent or unwanted move, or have a fear of financial instability. Perhaps a friend or family member died, or you received a bad health-related diagnosis. Maybe you just feel like a burden to others. For many, life circumstances can put them in a place of deep, dark hopelessness.

According to the Substance Abuse Mental Health Services Administration, 9.8 million adults age 18 and older thought seriously about trying to kill themselves in 2015, including 2.7 million who made suicide plans and 1.4 million who made a nonfatal suicide attempt. That same year, more than 44,000 individuals died by suicide.

"A lot of times it's not because the individual couldn't deal or cope with things that happened in the past, but because they couldn't see past where they are in that

moment," said Rose Hood-Buss, The HUB executive director and co-chair of the Lincoln/Lancaster County Suicide Prevention Coalition.

While many think suicide is a young adult problem, the opposite is the truth.

"This truly is a community challenge," Hood-Buss said. "We are seeing numbers trending that the aging population is rising in suicide completions."

But suicide is stigmatized. We are afraid to talk about it, but many people have thought about it. It's time to change.

"As a society, we don't treat mental health the same way as we do our physical health," Hood-Buss said. "When we realize we each have mental health and recognize when someone is experiencing challenges, it can break down barriers and bring hope to someone in the deep darkness."

The things we do daily — sleep, eat, exercise, socialize — all impact our mental health. And it's important to recognize what makes positive impacts on mental health. It's OK to have a bad day or bad season, but when life seems too hard to move forward — that's when things need to be talked about.

### Speak Up

If you see or hear something from a loved one that doesn't seem quite right, follow your gut and ask some questions. Get to know why they are doing or saying specific things. Are they not sleeping well? If their life situations are difficult, can they see past them? Some signs of hopelessness include:

- Giving away prized possessions.
- Saying they are "tired of life" without concrete examples of why.
- A sense of hopelessness.
- Sudden change in behavior.
- Sleeping more.
- Eating less.
- Not interested in the things they were, and not replacing the interest with something new.
- Talk about hurting or killing themselves.
- Seeking access to pills, weapons or other means of killing.
- Increased alcohol or drug abuse.
- Calling or visiting people to say goodbye.
- Withdrawing from friends, family or society.
- Dramatic changes in mood.



**As a society, we don't treat mental health the same way as we do our physical health. When we realize we each have mental health and recognize when someone is experiencing challenges, it can break down barriers ..."**

*— Rose Hood-Buss*

## Ask

Whether you are concerned about a spouse, child, grandchild, friend or neighbor, it is important to reach out.

“When we are scared to say something, what usually happens is we say nothing at all,” Hood-Buss said. “We can’t let fear of what the answer might be delay our willingness to speak up and get help.”

Be direct. Don’t be scared to ask the person if they are thinking of suicide.

“Just asking breaks down barriers,” she said. “If you ask directly about their intent, most people are honest. They might hesitate, but the truth is that they don’t want to be in that dark place — they just want the pain to end. Ultimately, showing care and concern for them is pivotal.”

Tell them you are concerned. Tell them what you’ve noticed and give examples of what has led you to ask that question. Changes don’t always mean suicide, either. Sometimes people need time to process a major life change. No matter their response, it is important to listen, and to let them know you hear what they are saying and you care.

“Even if you don’t have the answers, you are with them,” she said. “Tell them, ‘You are not alone. You are important.’”

## Act

In talking with the individual, you should keep talking and determine if they need to go somewhere for assistance. Many can visit with their primary care physician about their mental health struggles. Any medicine or firearms should be locked up or removed from the home.

However, if they suggest they are thinking of killing themselves, listen and ask if they have a plan. If they say yes, you need to act and get immediate help. If the situation is immediate, call 911 or take them to the nearest emergency room, or the Bryan West Mental Health Emergency Department, 2300 S. 16th St., Lincoln. You also can call the National Suicide Prevention Lifeline at 800-273-8255, or 800-799-4889 for those who are deaf or hard of hearing. When 911 is called, law enforcement comes to help provide guidance and support.

The national lifeline is available for anyone to use, including concerned family members or friends. If you don’t know how to approach the conversation, they can guide you.



## Seeking Help

If an individual seeks immediate treatment, most likely they will be transported to the Bryan West Mental Health Emergency Department for evaluation. An assessment will be done to determine if the individual needs in- or outpatient services.

Having suicidal thoughts doesn’t require a diagnosis or lifelong treatment.

“Sometimes, all people need is time to talk to people, recognize where they are in that moment and use the support around them,” Hood-Buss said. “For some, they

*Continued on page 18.*



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## Seeing Beyond This Moment

Continued from page 17.

might need to see a counselor for a few months or go on medication.”

The Wellness Recovery Action Plan (WRAP) Community Group is a resource available to assist individuals and provide them with a plan of action. In this free, voluntary meeting, adults can create a plan specific to their needs to achieve their mental health goals and empowerment. A wellness toolbox is created with a daily maintenance plan, triggers and how to avoid them, early warning signs, what to do when things break down, and a crisis and post-crisis plan. The group meets Thursdays from 4 to 5 p.m. or 5:30 to 6:30 p.m. at the Bryan West Medical Plaza's Education Classroom, 2222 S. 16th St., lower level. No registration is required. Please call 402-432-0158 for more information.

Above all, don't be afraid to follow

up and let the individual know you still care. Ask how you can help support them moving forward.

### When Suicide Happens

Sometimes, no matter what, a suicide completion will still be a complete surprise, leaving more questions than answers.

“If someone has experienced the loss of a loved one by suicide, it puts them at a greater risk of depression and suicide themselves, no matter the age,” Hood-Buss said. “But we have help and resources for families.”

A LOSS — Local Outreach to Suicides — team includes a mental health professional and volunteers who have lost someone to suicide. The assistance of a LOSS Team can help individuals address and work through their grief with understanding and support. While

only a handful of LOSS teams currently exist in Nebraska, they travel to help and provide hope. For more information on LOSS teams, visit [NElossteam.nebraska.edu](http://NElossteam.nebraska.edu).

### Resources

- National Suicide Prevention Lifeline  
800-273-8255  
Note: When you call, there will be a pause and series of clicks rerouting you to the closest location.  
Options for deaf and hard of hearing: 800-799-4889  
[suicidepreventionlifeline.org](http://suicidepreventionlifeline.org)
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# Prescription Drugs Can Lead to Overdose

## Why You Should Take Charge of Your Health and Medications

**O**verdose. The word often is associated with the misuse of prescription or illegal drugs. But in truth, that's not always the case. Anyone on multiple prescription medications has an increased chance of overdose due to varying factors.

A drug overdose occurs when a person takes more than the medically recommended amount of a substance, be it a prescription or common painkiller — or an illegal drug, such as methamphetamine or marijuana.

Nebraska statistics show 81 percent of drug overdoses are accidental or unintentional. While drug-related deaths have risen in all age groups, the greatest percentage increase has been among adults ages 55 to 64.

"This is in part due to those in that age group possibly being on more than one medication, or there could be abuse or misuse issues," said Felicia Quintana-Zinn, Nebraska Department of Health and Human Services drug overdose prevention epidemiologist.

Some conditions cause individuals to be more susceptible to issues with certain drugs. Multiple medications may also increase a patient's risk for overdose due to their interactions with one another.

"One might slow down the metabolism of another, or they share a side effect that ends up making it much worse," said Dr. Alfred Fisher, University of Nebraska Medical Center Chief of Geriatrics, Gerontology, and Palliative Medicine. "We see that latter case fairly frequently with medications that can cause sleepiness or confusion, when taking one medication would be OK,

but adding more types with the same side effect really causes a problem."

### Why Older Adults are at Risk

As we age, our bodies change and metabolize alcohol and medications at a slower rate. Due to this, an older adult may experience effects more intensely and for a longer period of time than younger people.

"We sometimes find that medications that worked well when someone was younger may now need to be given at a lower dose or even stopped due to the effects of aging on the body or drug metabolism," Fisher said.

Many older patients also have what is called "polypharmacy," or the use of many medications.

"This may be appropriate for someone with multiple medical problems or a medical problem that requires several medications to control," he said.

This can be an issue if there are duplicate medications prescribed by different doctors — such as the same blood pressure medication called by the brand and generic name or the use of two or more medications in the same drug family — or if medications are now being used to treat side effects of another medication.

### Opioids

Because of an increased chance of experiencing pain and physical illness, older adults are more likely to be prescribed pain relievers. Chronic and persistent pain is often managed with strong opioid medications like OxyContin, Percocet or Vicodin, and it is common for health care professionals to overlook the potential for addiction in their older

patients. Although there are several strategies in managing pain without prescription opioids, older adults still tend to be over-prescribed them.

For older adults who suffer from chronic pain disorders, opioids can be valuable in treating pain and improving quality of life. They can help individuals maintain their independence, which is a key predictor of health — where otherwise debilitating pain might otherwise leave them immobilized and homebound.

Providers know there are serious risks of opioid use disorder and overdose the longer a patient uses opioid drugs. In 2015, the Centers for Disease Control and Prevention estimated 2 million people age 12 and older had an opioid use disorder

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# Prescription Drugs Can Lead to Overdose

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— when someone is physically dependent upon the drug and experiences uncomfortable withdrawal symptoms when stopping the medication.

“We have become more thoughtful about when to use these medications,” Fisher said. “We want to specifically use them for more severe pain and try to use them at lowest dose and for the shortest duration possible. I often will just supply medication for a few days if I suspect the source of the pain may start to improve during that time.”

Some doctors are now using more non-opioid treatments for pain, such as physical therapy referrals or evaluation for an injection designed to target the source of the pain, such as a specific joint.

## Taking Medications Consistently

No matter your age, it is difficult to consistently take one medication, let alone several. As a result, an individual might miss a dose or take an extra, or confuse medications with another. This is more likely in someone with dementia or other memory problems, but anyone taking multiple medications is at risk for overdose.

“Remembering only gets harder with the use of more medications,” Fisher said. “We encourage our patients to use a mediset, which is a box with compartments for each day and time of day to help with organization and provide feedback on whether medications were taken.”

For more tech-savvy patients and families, there are several apps and gadgets that can help with medication management. A geriatric assessment or help from a pharmacist can also help streamline and perhaps reduce the number of medications taken.

“If you are taking multiple medications or have other conditions, that’s a conversation you should have with your doctor,” Quintana-Zinn said.

## The Pain Management Guidance Document

It’s important to remember to take your medications or a list including the dosage and frequency to each of your doctor’s appointments. Nebraska medical providers can also access the Prescription Drug Monitoring Program for free, which provides a dispensed medication history list for their patients. This will ensure your providers know what you are taking to decrease the risk of overdose or drug interactions.

Prescribers also serve a critical role in weighing the benefits and risks of prescription and opioid use in the older adult population and treating individuals through responsible prescribing practices.

The Nebraska Department of Health and Human Services, in collaboration with the Nebraska Pain Management Task Force, produced the Pain Management Guidance Document. Available to both community members and providers, it covers a range of information including CDC guidelines, having difficult conversations with patients, treating acute and chronic pain, non-opioid treatment options, and treating pain in children, adolescents, the elderly and individuals with dementia. It also provides information on medications that warrant special attention.

“Anyone can use the document as a resource and reference guide,” Quintana-Zinn said.

The document can be found at [dhhs.ne.gov](http://dhhs.ne.gov) (Keyword: “Nebraska Pain Management Guidance”).

The purpose of the document is to reduce drug misuse and abuse by promoting consistent, safe and effective pain management standards for Nebraska prescribers.

The most important factor in managing your health and wellness with prescription drugs is to be informed. You can do that through this document and by talking to your doctor or pharmacist. 

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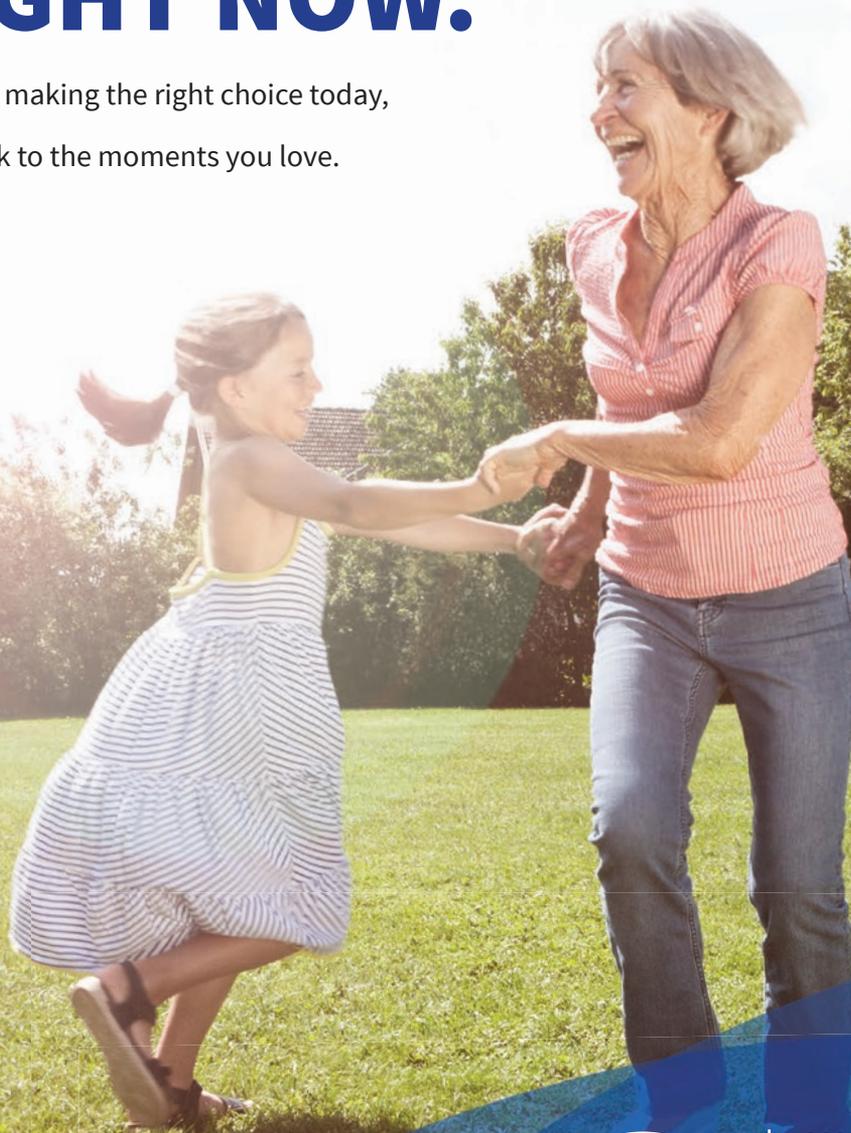
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# Eat to Your Health

## Rise and Dine: Start Your Day Off Right

By Jill Engel, Aging Partners  
Nutrition

**W**e've all heard the saying that breakfast is the most important meal of the day, but sometimes it can be difficult to include it into our routine. In fact, less than half of Americans eat breakfast every day. Incorporating a healthy breakfast will help jump-start your metabolism, fuel energy to your body and balance blood-sugar levels. Studies have also linked regular breakfast consumption to lowering LDL ("bad") cholesterol levels and choosing better foods throughout the day.

There are a variety of reasons why someone may not eat breakfast, such as not being hungry first thing in the morning, not liking traditional breakfast foods or time constraints.

**Not Hungry:** Not being hungry upon waking is a common reason why someone may not eat breakfast. If you are not initially hungry, try waiting an hour or so. If you are still not hungry, try eating something small such as a smoothie or a stick of cheese. This may help to stimulate the appetite and increase your desire for eating later.

**Not Tasty:** If you don't like traditional breakfast foods such as eggs or cereal, there are plenty of other delicious and nutritious options. There is no rule stating that a sandwich or a slice of turkey is forbidden at breakfast. Even that cold pizza is a possibility. Try to include the main food groups

such as grains, protein (milk, eggs, cheese or meat), and fruits or vegetables.

**Not Enough Time:** If you are running short on time in the morning, take your breakfast to go. Grab a piece of fruit or a granola bar to bring with you. Consider preparing foods ahead of time, such as breakfast casseroles or overnight oats. These are easy to make and warm up well. Smoothies are also easy to prep the night before and grab on your way out the next morning.

**Healthy Breakfast Tips:** Get creative with breakfast foods and expand on recipes that you already know and love. Aim to incorporate at least three food groups into your breakfast meal. Consider making scrambled eggs into muffins with veggies, overnight oats with fresh fruit or homemade granola bars. Add fresh vegetables to scrambled eggs, such as broccoli, tomatoes, and bell peppers. Other breakfast ideas include:

- Yogurt parfait (layer yogurt, fruit and nuts/granola)
- Egg and cheese sandwich
- Peanut butter and jelly toast with fruit
- Breakfast burrito with vegetables
- Oatmeal topped with berries and nuts
- Cheese stick, fruit and granola bar

### Eggs

Eggs have caught a lot of flak in past years for their high cholesterol levels. New research suggests that although the cholesterol content in eggs may play a weak role in increased cholesterol levels, they also have nutrients such as Vitamin B-12 and protein that may actually lower the risk of heart disease. Research has found that moderate egg consumption (one egg per day) did not increase the risk of heart disease, according to the American Heart Association.

What you eat with your eggs may play more of a role in heart health. The saturated fat and sodium in bacon, sausage and butter may raise your blood cholesterol levels more than the cholesterol in the egg. The Dietary



Guidelines for Americans recommend consuming no more than 300 mg of cholesterol per day. One large egg has about 186 mg of cholesterol, which is all found in the yolk. If you don't want the cholesterol, consume only the egg whites, which contain no cholesterol. Two egg whites have the same protein content as 1 ounce of meat.

### Cereals

With an entire grocery store aisle dedicated to breakfast cereals, it can be confusing to know which are considered healthy. When reading the Nutrition Facts Label, pay particular attention to the calories per serving, total carbohydrates and dietary fiber

content. Aim to choose breakfast cereals that have 4 or more grams of fiber and less than 6 grams of sugar per serving. Watch out for trans fats, which may be listed at “partially hydrogenated oils” on the ingredient list.

Breakfast is the most important meal of the day, so it is important to start right! Whether you eat a small or large breakfast, either at the table or on the go, choosing healthy foods will help you stay energized and may even help to maintain a healthy weight. Reading the Nutrition Facts Label

will help you to understand the nutrient content of the food and if a healthier choice is available. 



### Blueberry and Honey Overnight Oats

#### Ingredients:

- ½ cup oats
- ½ cup low-fat milk
- ¼ cup Greek yogurt
- ¼ cup blueberries
- 1 tbsp. honey

#### Directions:

1. Add oats to a container of your choice, pour in milk, and add blueberries and Greek yogurt.
2. Top with honey before refrigerating.
3. Rise, shine, and enjoy!



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# Living with Diabetes: Educate, Motivate and Participate

By Peggy Apthorpe, Aging Partners Health and Fitness

**A**ging Partners remains focused on helping those who live with diabetes enhance and change their well-being through programs and services offered through our Health and Fitness section.

According to the U.S. Census Bureau, an estimated 23.1 million people of all ages have been diagnosed with diabetes as of 2015. More than 25 percent of those diagnosed were 65 years of age or over.

Tracie Foreman, community health educator and personal trainer with Aging Partners Health and Fitness, has lived with Type 1 diabetes for more than 40 years.

“Diabetes is a chronic condition, but you can’t always see or feel that it’s there,” she said. “It’s easy to put off checking your blood glucose or eating a snack because you are busy with work, family or life in general. Facing this disease can be difficult and scary for some people.”

Health care professionals agree that healthy eating, glucose monitoring and regular physician’s visits are fundamental for good diabetes control.

Good control begins with education. Aging Partners offers a Diabetes Self-Management program to those who are interested in taking charge of their health. This evidence-based program was developed at Stanford University. In a six-week format, participants spend two hours a week learning many of the fundamentals of diabetes management. Two trained and certified individuals facilitate the program. Topics include glucose monitoring, types and benefits of exercise, proper foot care, healthy eating, reading and understanding food labels, communicating with health care professionals and goal-setting strategies.

“I have told my doctor how much I loved this class and would highly recommend it to other people who have diabetes,” said Rae Reinert, a recent graduate of the Diabetes Self-Management program. “Classes were well organized, interesting and easy to follow. The conversational approach of the facilitators helped me to feel comfortable sharing and asking questions.”

Motivation is the first step to change. Knowing there are options for people with diabetes who want to live a healthier life can motivate them to take that first step toward change.

“I have found a fountain of youth at the Aging Partners Fitness Center!” said Elgin Hunt, an employee at the Lancaster County Veterans Service Center. “As a diabetic, I understand that exercise is important to help maintain good blood glucose levels. I work out five days a week now and my levels are the best they have been in years! I can say that, at almost 67 years old, I have more stamina, strength and clarity on the job. I’m regenerating brain cells, some of which I lost during my disco days! I’ve even lost a few pounds around my waist. My quality of life is so much better. I am having fun and hope others take advantage of this great facility with its new, top-of-the-line fitness equipment.”

Positive life change requires participation. Taking charge of diabetes is a “hands-on operation.”

“There is definitely a learning curve to this chronic condition,” Foreman said. “It can take years to learn how to live well with diabetes. I encourage people who are newly diagnosed — those who may be transitioning

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to taking meds or those who have lived for years with the condition and feel lost — to keep forging ahead. Help is out there, if they are willing to ask for it.”

Karen Oldfield felt very alone after her diagnosis.

“The Diabetes Self-Management class was a great experience,” she said. “I learned that I wasn’t alone. Others in the class shared their stories, their fears and concerns. We were all there to learn about what we could do to make our lives better; how food, stress and exercise affect our blood sugar, and how our bodies work differently with this condition. There was such a wealth of knowledge. Now I feel informed, empowered and better able to live with diabetes.”

If you would like more information on upcoming Diabetes Self-Management classes, community presentations or to schedule an appointment with a registered dietitian, contact the Aging Partners Health and Fitness office at 402-441-7575. They also can provide more information on fitness classes throughout the community and the variety of resources available at the Aging Partners Fitness Center at 555 S. 9th St. 



*Elgin Hunt maintains his blood glucose levels by exercising at the Aging Partners Fitness Center.*



**I have found a fountain of youth at the Aging Partners Fitness Center!”**

*– Elgin Hunt*



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# Living At Home

## After Hospitalization: Your Options and Decisions

When an acute health crisis such as an accident, trauma, or joint or heart surgery results in hospitalization, it can be difficult to decide the next step in a patient's rehabilitation. While the goal is to gain strength to go home to live independently, it may take longer in some situations.

Upon discharge, hospitals should provide a list of providers in the area, so the patient can decide where to go.

The Nebraska Department of Health and Human Services licenses all providers of acute (hospital) and post-acute (skilled nursing facility, home health) services. A roster listing licensed providers of these services, by city, is also available on its website at [http://dhhs.ne.gov/publichealth/Pages/crl\\_rosters.aspx](http://dhhs.ne.gov/publichealth/Pages/crl_rosters.aspx)

"The reality is that the discharge process happens quickly," said Marcia Cederdahl, Nebraska Health Care Association director of regulatory guidance. "If you don't have someone who knows the system, it can be overwhelming. In order to improve your health, you need to have ownership and be an active participant in your own plan of care."

Hospitals also provide discharge planners to discuss options, who can be helpful, but patients and family caregivers should know what to ask. Cederdahl recommends asking:

- What is my treatment plan?
- What is the physician ordering?
- What level of care does the physician think I'll need? Is it safe?
- What do I want?
- What will my insurance cover?

A patient should talk to the nurse and physician to discuss. Do not be afraid to ask questions and discuss the best options for you. Ask questions and see what your insurance covers before deciding.

### Options Available

Choosing a rehab option truly depends upon the services the patient needs. There are four different options:

- **Rehabilitation hospital** — for patients who are clinically complex and require daily intensive multidisciplinary care once their acute medical issues are stabilized for various neurological, and musculoskeletal and orthopedic conditions, such as brain injury, stroke or other severe trauma.
- **Long-term care hospital** — most people who require inpatient hospital services are admitted to an acute care hospital, which are typically short-term stays of a few days. Long-term care hospitals are focused on patients who need hospital level services, but for a longer period of time. Long-term care hospitals specialize in the ongoing care for patients with serious medical conditions. Many long-term care hospital patients transferred from an acute care hospital when their physician identified a need for this continued level of care.
- **Skilled nursing facility** — can be for short-term rehabilitative care or for a stay that is a little longer. These facilities provide 24/7 hands-on nursing care, therapy and assistance for those who are recovering from an injury, illness or surgery. These facilities are a good choice for those who wish to go home but may require therapies to increase their strength and ability to be safe at home. In the skilled nursing facility, a patient receives rehabilitation services such as physical therapy, occupational and speech therapy, pain management, and help with activities of daily living. Patients may choose to go to a skilled nursing facility following their hospitalization to receive brief rehabilitative services before returning home or they may decide that they require a longer stay. Some skilled nursing facilities specialize in brief rehabilitation services, but most provide both levels of care.
- **Home health** — health care services are provided to patients in their own home for an illness or injury, including nursing, therapies and aide services. Patients may choose to receive home health services following a hospital stay or a brief rehabilitative stay in a skilled nursing facility. Home health services may be appropriate for patients requiring rehabilitative care on a less intensive or frequent basis than is provided in a skilled nursing facility. Before choosing home health services, patients should make sure they feel this level of care will meet

their rehabilitative needs and it is safe for them to receive this care at home.

“A good question for those considering home health is whether there is a caregiver residing in the home who is able and willing to assist the individual with his or her rehabilitative care; monitor his or her condition; and seek additional help if needed,” said Cindy Kadavy, Nebraska Health Care Association senior vice president. “An advantage of skilled nursing facility care is that trained caregivers are available 24/7 to meet the individual’s needs, which may change as his/her rehabilitation progresses.”

### How Does Your Insurance Come into Play?

It’s important to remember that your insurance may not cover all types of care.

Individuals qualify for Medicare based on their age or permanent disability. While Medicare A may cover some of the hospital, skilled nursing facility and home health costs, the coverage is based on whether the treatment is reasonable and necessary and meets Medicare’s qualifying criteria. Before discharge, patients should ask the physician or hospital discharge planner how many days they were admitted as an inpatient.

“Medicare A will only cover skilled nursing facility care if the individual has a qualifying three-night inpatient stay in the hospital,” Kadavy said. “The patient must be actually admitted to the hospital as an inpatient not just seen for observation.”

In general, Medicare or insurance will only pay for home health services if the patient is unable to leave their home to receive the care they require and there is a skilled need for nursing and/or therapies.

Individuals qualify for Medicaid based on their income and assets. Medicaid may help cover hospital, skilled nursing, and home health costs, although some of these services must be authorized in advance through the individual’s Medicaid managed care plan — and there are limitations such as the number of therapy sessions per calendar year.

For information about what your insurance covers, call your insurance company. For information on Medicare, call the Senior Health Insurance Information Program (SHIIP) at 800-234-7119 or Aging Partners at 402-441-7070.

### How To Decide

A patient should weigh all of their options, but ultimately the decision is up to them. If a patient is interested in a facility, a family member or friend may want to visit the facility and talk with staff to make sure the facility is able to meet their loved ones’ needs.



The Nebraska Health Care Association has information and resources for consumers on its website, including guidance for families and friends about having a conversation with loved ones about the need for care. Visit its website at [www.nehca.org](http://www.nehca.org).

Compare all your options — the Center for Medicaid/Medicare Services also provides a home health agency comparison website at [www.medicare.gov/homehealthcompare](http://www.medicare.gov/homehealthcompare). Skilled nursing facilities also have a similar website at [www.medicare.gov/nursinghomecompare](http://www.medicare.gov/nursinghomecompare). A user picks several providers, and the website will show statistics, ratings and services provided.

“Honestly, nothing substitutes for a visit,” Cederdahl said. <sup>lw</sup>

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# Caregiver Corner

## Recent Laws Empower Caregivers and Protect Families

Several laws have recently been passed that affect nearly 200,000 Nebraska residents who help an older parent or loved one live independently in their own home.

### Assisting Caregivers

In 2016, the Assisting Caregiver Transition (ACT) Act was passed, helping caregivers receive proper instruction for their loved ones as they're released from the hospital. ACT establishes a process where patients can voluntarily designate a family member or friend to be notified when they will be discharged and be present to hear discharge planning instructions.

"ACT provides an additional step to ensure that caregivers have the tools necessary to keep their loved ones safe, healthy, and in their homes as long as possible, avoiding hospital readmissions and postponing long-term care," said Jina Ragland, AARP associate state director of Advocacy and Outreach.

#### ACT has four important provisions:

1. The name of the family caregiver is recorded upon admission to the hospital.
2. The family caregiver is notified if the loved one is to be discharged to another facility or home.
3. The facility must provide a description of tasks necessary to assist the patient and provide the caregiver with contact information for services in the community.
4. The facility must provide an explanation and live instruction of medical tasks — such as medication management, injections, wound care and transfers — that the caregiver will perform at home.

According to Ragland, Nebraska hospitals have done a good job in providing instructions and demonstrations of necessary medical tasks. According to a 2015 AARP caregiving survey, 70 percent of Nebraskans said they had received instructions or a demonstration of a required task.

Being at home can facilitate recovery, but it's important that caregivers know what is needed to ensure a successful transition — the ACT provides the opportunity to make that more readily happen.

### Family Member Visitation

Nebraska's LB845 allows family members (spouse, adult child, adult grandchild, parent, uncle, aunt, niece, nephew, domestic partner or cousin) to remain connected and not arbitrarily denied visitation by a caregiver to a family member under their care.

The elder visitation law prevents caregivers from keeping other family members from seeing their loved one without a legitimate reason, potentially reducing isolation and abuse.

"In all cases, I would encourage caregivers to remember that communication is key," said Lisa Line, Brodkey, Cuddigan, Peebles, Belmont & Line LLP attorney. "Caregivers should encourage the older adult to communicate with their family, and caregivers should keep others advised on what is going on with their loved one."



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It's important that caregivers keep other family members up to date, even if they do not have a good relationship.

"Some communication is better than none," she said. "Keep family members informed about their loved one, and let them focus on the person being cared for and what is best for the individual."

Just because a person applies for elder visitation, does not mean he or she will automatically receive it. A judge decides if visitation is in the older adult's best interest or if the older adult has historically not wanted to see the family member. There is no constitutional right requiring an adult to visit another adult. However, if the adult has dementia and visitation is in their best interests, a court can allow visitation on a schedule. Courts look at the resident (person to

be visited) and their relationship to the petitioner (family member requesting visitation), where the visitation should take place, frequency, duration and the likely effect on the resident. Visitation can also take place via phone, video chat or email.

"The court can deny visitation if it is not in the best interest of the resident," said Line, who cited physical and financial abuse as examples.

Individuals can file a verified petition in the county court where their family member resides. While an attorney is not necessarily needed, the petitioner will pay a fee to file the petition and to have the county sheriff serve the caregiver and older adult with a copy of the petition. The court may appoint a guardian ad litem to investigate, and the petitioner may be responsible for



**In all cases, I would encourage caregivers to remember that communication is key."**

*– Lisa Line*

those fees. The court may also order the caregiver to pay the petitioner's fees if the court finds the caregiver knowingly isolated the elder adult.

Emergency hearings can be requested, but only if the resident's health is in decline or death is imminent. Emergency hearings can occur within 10 days of service on the older adult and caregiver, whereas, a regular hearing may take place 20 to 60 days from filing. **lw**

## Medicare Prescription Drug and Advantage Plans

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# Staying Self-Sufficient

By Mitch Sump, Aging Partners program coordinator

School is in session, football is being played, and I have started to put on my winter weight. It must be fall! First allow me to thank you, our clients, for all the work we were able to perform for you this past summer. The No. 1 goal of our team, regardless of the area, is keeping our clients in their homes. We appreciate your trust in us to do this.

Our Handymen and Handywomen are still taking orders for repairs, and of course, that final yard cleanup once the leaves have fallen. Removing fallen leaves has several benefits besides making

your yard attractive. Leaves allowed to stay on lawns over the winter can have adverse effects on your grass due to harboring insects that release chemicals as they break down nutrients.

I also strongly encourage everyone to do one last gutter cleaning. Plugged gutters and downspouts in the winter can lead to ice dams forming on roofs and water possibly working its way under your shingles. We will take requests on yard work until Nov. 30, but that is dependent (in either direction) on Mother Nature! Work can be scheduled by calling Diana at 402-441-7030 or Linda at 402-441-7032.

Although it's not technically

winter yet, this is the Midwest, so plan your snow removal now! We have a limited amount of snow removal slots available for seasonal service. Once you are on the schedule, we will send out the "snowmen" every time we have 2 inches or more of snow, so you don't have to worry. There are exceptions to the rule, but we try to let people know when those occur. If temperatures the next day are supposed to be in the 60s, we see no reason to push a few inches of fluffy water! Call Diana at 402-441-7030 to get on the list.

I haven't mentioned the Lifeline program in a couple of columns due to the awesome article in the spring 2018 edition of Living Well. I assure

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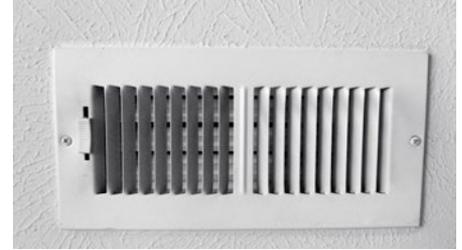
you that we are up and running and keeping our clients safe. And we continue to offer a program that fits your lifestyle and budget! With the holidays just around the corner, consider the Lifeline system as a gift — and what better gift can you give than security? We have several Lifeline clients who have the monthly monitoring fees paid for by a loved one as a holiday or birthday gift. If you think this might be of interest to you, please call Suzanne at 402-441-8816.

As space allows, I try to end each column with a few handy notes on taking care of your home. I am going to do something a little different this time and jot down a few tips on what not to do:

- Don't place salt, ice melt or similar chemicals in your gutters to prevent them from

clogging with ice. One reason is that salt and chemicals can damage gutters if left standing in them. The second reason is that as the salt and chemicals are washed out and end up on lawns or flowerbeds, they can kill the grass or plants.

- Never turn the water heater completely off. I know several people who think they will save money by turning off their water heaters during the day or over the weekend when they are gone. Turning the water temperature down to low when leaving for a weekend is a cost-saver, but turning it off completely forces the heater to reheat all the water being held in it twice. You are better off letting it maintain water temperatures versus reheating.



- Don't close or block off vents in seldom-used rooms. Furnaces and central cooling units are very efficient compared to previous models, so this really won't do much to help save you money. Depending on the system, you may also put a great deal of stress on your fan system, and in extreme temperatures, you may put plumbing systems at risk.

If you come across any home maintenance questions you'd like me to address in future columns, feel free to contact me at 402-441-8815 or [mump@lincoln.ne.gov](mailto:mump@lincoln.ne.gov). 

# Is It Time For a Change?

*Are you thinking of selling your home to move to a more senior supportive environment? If so, it's important to realize that selling a senior's home can be complicated. The financial, logistical and emotional issues can be stressful for a family to navigate.*

*As a Seniors Real Estate Specialist (SRES), I'm uniquely qualified to assist seniors in housing sales and purchases. I'm a real estate professional who has the experience to help guide you through the process and special considerations, making your transaction less stressful and most successful.*

*If you are considering a change, I have a confidential, no obligation plan that can help you make the right choice for your needs. Whether it's aging in place at your current home or opting for something different, contact me and I can help.*

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If your home is currently listed with another broker, this should not be construed as an attempt to solicit that listing.



# Scams: Everyone is a Target

In 2017, there were 2.7 million reports of scams in the U.S., including debt collection, identity theft and imposters. More than 1.1 million people reported fraud. Of those, 21 percent had a monetary loss totaling \$905 million.

“People often see information on scams and ask ‘Who could fall for this?’” said Angela Sands, Lincoln Police Department public information officer. “But it happens to intelligent, average citizens. There are a lot of different factors, but the important part is people are being victimized for various reasons. The scammers are very smart. Everyone is a target.”

Scammers often use software to change caller ID, tricking you into thinking they are someone else. Many scams center around prizes, lotteries, health care, banks and lenders, internet services and debt collection, and imposters.

“People are being targeted more,” Sands said. “The more information we push to the public, the more fraud reports we receive.”

Education is key in avoiding scams, and LPD is working to combat the problem by educating the public. Sands also encourages retail employees who see someone purchasing a large amount of gift cards to ask questions.

“Often, scammers will contact people and ask for help,” Sands said. “They are taking advantage of kindness and generosity — the good parts of humanity.”

Be wary of unsolicited contact from people you do not know, especially if they ask for money or gift cards. Never give personal information over the phone. Shred receipts, old credit and debit cards, statements, magazine mailing labels, credit applications, insurance forms, bank checks, and anything that might include account numbers, customer numbers and membership numbers. If someone calls asking for personal information, do not call the number provided — research and call the official number of the business instead.

## Common Scams

- **IRS scam:** A call claiming past due taxes or money owed, and if you do not pay now, you’ll be arrested. The caller may even give you a badge number and know the last four digits of your Social Security number. Do not give the caller any information; hang up and contact the IRS directly at 800-829-1040 or [irs.gov](http://irs.gov).
- **Grandparent scam:** A phone call or email from someone claiming to be a grandchild with a broken down car, arrested in another country or similar experience, and needs money to get home and does not want their parents to know. You should hang up and contact the grandchild directly.
- **Tech support scam:** A caller claims to be a computer or smartphone technician associated with a well-known company, or you get a pop-up window on your screen that warns you of problems. Do not call the number on the pop-up. The scammer will say they have detected a virus or malware and will ask you to give remote access to help fix it, but often they will ask you to pay for unnecessary, or often harmful, services.
- **Free money scam:** You are notified of free money from a grant or lottery. It may be from an agency or organization with an official sounding name, but the caller asks you for your checking account information to deposit the grant funds into your account or to cover a one-time processing fee.
- **Online dating scam:** Older adults continue to adapt to technology, including online dating. As an individual shares information about themselves, consider the possibility that the other person may be learning things to steal your identity or get money from you.

“In some cases, a person communicates with



someone for a long time, and once they have established trust, they are taken advantage of by giving money,” Sands said.

- **Social media scam:** You may receive a message from someone asking you for money. If you do not know the person, delete it. If it might be someone you know, click on their name and review their profile or call them directly. Scammers can create duplicate accounts.
- **Jury duty scam:** You get a call claiming you did not show up for jury duty and owe money. Hang up. Many government agencies only communicate by U.S. Mail. They do not make unanticipated phone calls, send text messages or communicate through social media.

- **Vehicle sales scams:** A buyer will tell you that someone else owes them money and will promise payment from the other individual when you deliver the car. Another scam includes sending a check to pay for the cost to ship the vehicle, but the check is fraudulent and often victims ship the vehicle before it clears.

### How to Report and Find More Resources

It is important to report scams with the Nebraska Attorney General’s Office at [protectthegoodlife.nebraska.gov](http://protectthegoodlife.nebraska.gov), or call 800-727-6432 to request a hard copy of the report by mail.

If you have a monetary loss, call your local law enforcement’s non-emergency line. An officer will talk about what happened and the next steps to take.

“If the scam was through social media, the officer will look at the person responsible and see if they can track them down,” Sands said. “If they can and they are located in the U.S., LPD can reach out to law enforcement in that area.”

Officers can also determine what information was compromised and assist you in changing your password, and reach out to your bank or credit bureau.

For more information, visit [protectthegoodlife.nebraska.gov](http://protectthegoodlife.nebraska.gov) or call the Nebraska Attorney General’s office’s dedicated consumer hotline exclusively for seniors at 888-287-0778. You can monitor your credit report from each of the major credit bureaus through [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877-322-8228. 

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Aging Partners plans, coordinates and advocates for older people in an eight-county area. Our mission is to enhance daily living, expand personal choices and educate the community in an effort to ensure the independence and full life of the people we serve.

## Being Well

### NUTRITION

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- **Nutrition Consultation** - Older adults receive assessments, intervention planning, counseling, follow-up and coordination with other service providers.
- **Meals** - Noon meals, selected evening meals with entertainment, special holiday meals and light menu choices are available at some centers.

### HEALTH AND FITNESS

- **Health Center** - Exercise classes, fitness equipment and certified personal trainers. ▲ 402-441-7575
- **Senior Health Promotion Center** - University of Nebraska-Medical Center and Aging Partners provide health screenings. ▲ 402-441-6687
- **Caregiver Support Services** - Caregivers receive stress management, exercise, health and wellness assessments, and nutrition counseling. 402-441-7070
- **Fit to Care** - Free tips from a registered dietician and certified personal trainer to help decrease the effects of chronic tension.

- **Health Education Programs** - A variety of topics assisting individuals to make healthy lifestyle choices.
- **Health Screenings** - A variety of screenings include blood pressure, cholesterol, glucose and bone density.
- **Exercise** - Pilates, yoga, stretch and tone classes are available at several locations. Daily fitness programs on LNKTU City (ALLO Channel 2, Spectrum Channel 1300 and Kinetic Channel 1005) and LNKTU Health (ALLO Channel 3, Spectrum Channel 1301 and Kinetic Channel 1010). ▲
- **Alzheimer's Disease** - Information and referral. 402-441-7070 or 800-247-0938

## Living at Home

### INDEPENDENT LIVING SUPPORT SERVICES

402-441-7070 or 800-247-0938

- **Care Management Services** - Providing professional assistance in assessing needs, planning and coordinating home care.
- **Lifeline Emergency Response System** - 24-hour emergency access at the press of a button.
- **Supportive Services Program** - Eligible older persons can receive assistance with the cost of in-home services.
- **Harvest Project** - Specialized community support services are provided to individuals who are age 55 and over, live in Lancaster County and have severe mental health diagnosis. ▲ 402-441-7070
- **Home Handyman Service** - Minor home repairs and maintenance including mowing, leaky faucets, painting, broken light fixtures, and heavy housework services. ▲ 402-441-7030
- **Subsidized and Independent Housing Resource Listings**

### LONG-TERM CARE OPTIONS/ CARE MANAGEMENT

402-441-7070 or 800-247-0938

- **Aging and Disability Resource Center (ADRC)** - The Aging and Disability Resource Center is a pilot project whose mission is to assist seniors and persons of all ages with disabilities to obtain information, services and supports.
- **Home and Community-based Waiver Services** - State funded in-home services for those who are Medicaid-eligible who choose to live at home or use community-based services.
- **Senior Care Options** - Long-term care and assessment for Medicaid-eligible persons seeking nursing home care.
- **Assisted Living and Nursing Facilities Resource Listings**

## Planning Ahead

### FINANCIAL

402-441-7070 or 800-247-0938

- **Financial Counseling** - Information on Medicare, including Part D, private insurance policies, homestead exemption and budgeting are among the available services.
- **Legal Counseling** - Free legal advice and referral services for those who meet financial guidelines.

### SENIORS FOUNDATION

The charitable foundation that plans, advocates for, and supports the programs and services of Aging Partners. To contribute or volunteer, call 402-441-6179 or visit [seniorsfoundation.org](http://seniorsfoundation.org).

## Staying Involved

### SENIOR CENTERS

Social events and activities, health and educational programs. Noon meals, selected evening meals with entertainment, special holiday meals, brown bag and shelf-stable meals for at home. Transportation to the centers is available for a fee. Six centers in Lincoln and four in Lancaster County.

▲ 402-441-7158

### LINCOLN/LANCASTER COUNTY SENIOR CENTERS

- Asian Center: 402-477-3446  
144 N. 44th St., Suite A, Lincoln
- Belmont Center: 402-441-7990  
Belmont Recreation Center  
1234 Judson St., Lincoln
- Bennet Center: 402-416-7693  
American Legion Hall  
970 Monroe St., Bennet
- Firth Center: 402-416-7693  
Community Center  
311 Nemaha Blvd., Firth
- Hickman Center: 402-416-7693  
*New location as of Oct. 3*  
Hickman Community Center  
115 Locust St., Hickman
- JoAnn Maxey Center: 402-441-7849  
Malone Community Center  
2032 "U" St., Lincoln
- Lake Street Center: 402-441-7157  
St. James United Methodist Church  
2400 S. 11th St., Lincoln
- Downtown Center: 402-441-7154  
1005 "O" St., Lincoln
- Northeast Center: 402-441-7151  
6310 Platte Ave., Lincoln
- Waverly Center: 402-416-7693  
14410 Folkestone St., Waverly

## Other Services

### INFORMATION AND REFERRAL

402-441-7070 or 800-247-0938

Provides help for older adults and their caregivers to resolve questions and concerns about aging. Services include referrals, counseling, social work and care management. Start here to determine alternatives, and arrange services in the Aging Partners service area.

### TRANSPORTATION

- **Ride within Lincoln to the Centers**  
▲ 402-441-7158
- **Lancaster County Public Rural Transit**  
Scheduled transportation to and from Lincoln and rural Lancaster County areas. Handicap accessible.  
▲ 402-441-7031

### • Other options in the community

Listings available at 402-441-7070.

### LIVING WELL MAGAZINE

This quarterly publication features stories of interest to older adults and is mailed directly to their homes. To suggest a story idea or advertise with *Living Well*, call David Norris at 402-441-6156 or email [dnorris@lincoln.ne.gov](mailto:dnorris@lincoln.ne.gov). To receive *Living Well* by email instead of in the mail, call 402-441-6146 or email [delrod@lincoln.ne.gov](mailto:delrod@lincoln.ne.gov).

### LIVE & LEARN

A monthly TV show for and about older adults on LNKTU City (ALLO Channel 2, Spectrum Channel 1300, Kinetic Channel 1005) and video-on-demand at [lincoln.ne.gov](http://lincoln.ne.gov) (keyword: vod) or Live & Learn's YouTube channel at [lincoln.ne.gov](http://lincoln.ne.gov) (keyword: live & learn). View on LNKTU City or online at [lincoln.ne.gov](http://lincoln.ne.gov).

- Mondays at 11 a.m.
- Wednesdays at 5 p.m.
- Thursdays at 7 p.m.
- Fridays at 11:30 a.m.
- Sundays at 3:30 p.m.

These are minimum airing times. Show re-airs at various other times throughout the month.

### CARE MANAGEMENT

**All Counties: 800-247-0938**

**Care Management Coordinator**

**Joyce Kubicek**

- Butler County  
Becky Romshek, 402-367-4537
- Fillmore County  
Rhonda Stokebrand, 402-759-4922
- Polk County  
Amy Theis, 402-747-5731
- Saline County  
Trudy Kubicek, 402-826-2463
- Saunders County  
Mary Dailey, 800-247-0938
- Seward County: 800-247-0938
- York County, Jerri Merklinger  
402-362-7626

### MULTI-COUNTY PROGRAMS

- Butler County Senior Services  
Diana McDonald, 402-367-6131
- Fillmore County Senior Services  
Brenda Motis, 402-759-4922
- Polk County Senior Services  
Jan Noyd, 402-764-2252
- Saline County Aging Services  
Lori Moldenhauer, 402-821-3330
- Seward County Aging Services  
Kathy Ruzicka, 402-761-3593
- York County Aging Services  
Lori Byers, 402-362-7626

## MULTI-COUNTY SENIOR CENTERS

### Butler County

- David City Senior Center  
592 "D" Street, David City  
402-367-6131

### Fillmore County

- Exeter Senior Center  
217 S. Exeter Ave., Exeter  
402-266-2133
- Fairmont Senior Center  
519 Fairmont Ave., Fairmont  
402-268-2831
- Geneva Senior Center  
1120 "F" St., Geneva  
402-759-4921

### Polk County

- Osceola Senior Center  
340 N. State St., Osceola  
402-747-8227
- Polk Senior Center  
230 N. Main St., Polk  
402-765-2311
- Shelby Senior Center  
230 N. Walnut St., Shelby  
402-527-5158
- Stromsburg Senior Center  
118 E. 3rd St., Stromsburg  
402-764-8227

### Saline County

- DeWitt Senior Center  
202 E. Fillmore Ave., DeWitt  
402-683-4326 or 402-520-0873

### Seward County

- Milford Senior Center  
105 "B" St., Milford  
402-761-3367
- Seward LIED Senior Center  
1010 Manor Drive West, Seward  
402-643-4466
- Utica Senior Center  
520 "D" St., Utica, NE 68456  
402-534-3435

### York County

- McCool Junction Senior Diners  
c/o Village Hall  
323 E. "M" St., McCool Junction  
402-724-2525
- York Leisure Home  
215 N. Lincoln Ave., York  
402-362-2900
- York Area Senior Center  
725 Nebraska Ave., York  
402-362-2496

## SENIOR CARE OPTIONS (SCO) AND MEDICAID WAIVER

- 402-441-7070 or 800-247-0938

# Aging Partners News and Events

## Start Electronically Receiving Your Copy of *Living Well* Magazine Today!

When you receive *Living Well* magazine by email, you have direct access to many services. Click your

mouse on any website listed and you are linked directly to a service or advertiser's website. There are wonderful stories in every issue of *Living Well*.

By visiting the Aging Partners website, you will find current and past issues. Call Deb Elrod at 402-441-6146 or email her at [delrod@lincoln.ne.gov](mailto:delrod@lincoln.ne.gov) to sign up.



## Health and Fitness

### Aging Partners Fitness Center

Monday through Friday  
8 a.m. to 4 p.m.

555 S. 9th St. (New location)

All ages are welcome at the fitness center. Cardio equipment, strength training equipment, free weights, balance and other exercise aids are available.

A certified personal trainer is available Tuesdays and Thursdays from 9 a.m. to 2 p.m. or by appointment. \$10 monthly suggested contribution for age 60 and over. \$15 fee for under age 60.

*For most fitness classes, there is a \$4 per class suggested contribution for age 60 and over or a \$5 per class fee for under age 60. Punch cards are available. Preregistration is required for all classes by calling 402-441-7575. Please register early. Classes that do not have sufficient enrollment will be cancelled.*

### Chair Tai Chi

This ongoing program is based on the modified Tai Chi – Moving for Better Balance 8 Form program. Participants are taught simple movements they can practice while sitting or standing near a chair.

- Aging Partners Fitness Center  
Tuesdays, 9:45 to 10:30 a.m.  
555 S. 9th St.

### Fit and Strong Classes

These classes are helpful to anyone wanting to become more active and especially beneficial to people with osteoarthritis. Participants learn about the benefits of physical activity, how to manage arthritis, how to exercise safely, and how to develop and maintain a healthier, more active lifestyle without pain. The first hour of class is comprised of exercise incorporating stretching and flexibility, walking, strength training and balance exercises. The last 30 minutes are devoted to health education and group problem solving. Workshop participants report the ongoing support helps them learn ways to deal with symptoms and other problems related to arthritis while incorporating lasting healthy behaviors into their lives.

- F Street Recreation Center  
1225 "F" St.  
Tuesdays and Thursdays  
1 to 2:30 p.m.  
Aug. 21 through Nov. 8  
(12-week session)  
Nov. 13 through Feb. 12, 2019  
(no class Nov. 22, Dec. 25 and Jan. 1)

### Qigong Refresh and Recharge (New)

This ancient, meditative practice focuses on slow, gentle movements that help to relieve aching muscles and stiff joints, improve balance and flexibility, and increase energy. Movements begin from a chair, move to standing forms, closing with seated stretches and stimulating breath exercises. This class is appropriate for individuals at all levels of ability.

- Auld Pavilion, 1650 Memorial Drive  
Thursdays, 9:30 to 10:30 a.m.  
Sept. 13 through Nov. 29 (no class Nov. 22)  
(11-week session)
- Cotner Center Condominium  
1540 N. Cotner Blvd.  
(use Cotner entrance)  
Mondays, 10 to 11 a.m.  
Sept. 10 through Nov. 19 (no class Nov. 12)  
(10-week session)

### Chair Dance

This chair dance exercise class includes aerobic activity that burns calories, works the heart muscle and is appropriate for almost any level of fitness. Movements will be done seated and standing near a chair. Upbeat oldies and modern music make this

an empowering and fun workout.

- Auld Pavilion, 1650 Memorial Drive  
Thursdays, 11 a.m. to noon  
Sept. 13 through Nov. 29 (no class Nov. 22)  
(11-week session)

### Dynamic Movement Classes

This unique class blends synchronized dance steps with movements that improve balance, flexibility and core strength. Popular oldies music sets the tone for these fun and easy-to-learn movements. Participants will transition from chair warm-ups to standing dance movements, which include circle dance, line dance, forward, back and side-to-side movements. Class will end with seated cool-down.

- St. Mark's United Methodist  
Church Gymnasium  
8550 Pioneers Blvd.  
Thursdays, 3:30 to 4:30 p.m.  
Sept. 13 through Nov. 29 (no class Nov. 22)  
(11-week session)
- Auld Pavilion, 1650 Memorial Drive  
Tuesdays, 9:30 to 10:30 a.m.  
Sept. 18 through Nov. 27  
(11-week session)
- Cotner Center Condominium  
1540 N. Cotner Blvd.  
(use Cotner entrance)  
Mondays, 2 to 3 p.m.  
Sept. 10 through Nov. 19 (no class Nov. 12)  
(10-week session)

### Chair Yoga

Chair yoga is one of the gentlest forms of yoga available. It is a unique style that adapts yoga positions and poses through creative use of a chair. Poses are done seated, or the chair is used for support during standing and balance poses. Emphasis will be on breathing, balance and taking things at your own pace. Chair yoga is suitable for all ages, fitness levels and physical conditions. Beginners welcome.

- East Lincoln Christian Church  
7001 Edenton Road  
Fridays, 11 a.m. to noon  
Sept. 14 through Nov. 30 (no class Nov. 23)  
(11-week session)
- Eastridge Presbyterian Church  
1135 Eastridge Drive  
Wednesdays, 1:30 to 2:30 p.m.  
Sept. 5 through Nov. 21  
(12-week session)



**Beginners 8 Form Tai Chi for Balance and Fall Prevention**

This is a modified program for older adults. It is designed to improve posture, enhance balance and build strength. Participants are taught simple movements that are performed slowly.

- Auld Pavilion  
1650 Memorial Drive  
Tuesdays, 10:45 to 11:45 a.m.  
Sept. 18 through Nov. 27  
(11-week session)

**Tai Chi – Continuing 24 Form**

This class is suggested for those who have completed the 24 Form instructional classes.

- Cotner Center Condominium  
1540 Cotner Blvd.  
Mondays, 1 to 1:30 p.m.  
Sept. 10 through Nov. 19 (no class Nov. 12)  
(10-week session)

**Tai Chi – Moving for Better Balance**

*Thanks to a grant from the Nebraska Department of Health and Human Services Injury Prevention Program, Aging Partners is enhancing current Tai Chi offerings to include new evidence-based classes in Lincoln.*

Tai Chi – Moving for Better Balance is a fall prevention program that uses the principles and movements of Tai Chi to help older adults improve their balance and increase their confidence in doing everyday activities.

- F Street Community Center  
1225 “F” St.  
Tuesdays and Thursdays  
10:30 to 11:30 a.m.  
Sept. 11 through Dec. 4
- Eastridge Presbyterian Church  
1135 Eastridge Drive  
Mondays and Thursdays  
1:30 to 2:30 p.m.  
Sept. 17 through Dec. 13  
(no class Nov. 12 and Nov. 22)

**Vermeer Education Center**

Senior Health Promotion Center  
4000 S. 84th St. (located north of St. Mark’s)

Services available to people age 60 and over include comprehensive foot care, blood pressure, blood glucose, cholesterol, osteoporosis screenings and health education. \$15 suggested contribution will help these services continue.

- Wednesdays, 9:30 a.m. to 1:30 p.m.  
Oct. 3, 10, 17, 24 and 31  
Nov. 7, 14 and 28  
Foot care only: Dec. 5

**Downtown Senior Health Promotion Center**

1005 “O” St., lower level  
Services available to people age 60 and over include comprehensive foot and ear care, blood pressure, blood glucose, cholesterol screenings and health education. \$15 suggested contribution will help these services continue.

- Thursdays, 9:30 a.m. to 1:30 p.m.  
Oct. 4, 11, 18 and 25  
Nov. 1, 8, 15 and 29  
Foot care only: Dec. 5

**Refresh and Renew**

*Aging Partners is partnering with the Community Health Endowment (CHE) of Lincoln to celebrate CHE’s 20th anniversary with a day of mindful exercise.*

Thursday, Nov. 8

Join us for one or all of these classes. Reduce stress and get ready for the hectic holiday season.  
Instructor: Suman Barkhas, Tai Chi/Yoga Master - Director Holistic Healing Institute, Eugene, Oregon

- Gentle Yoga  
11:30 a.m. to 12:30 p.m.  
Auld Pavilion, 1650 Memorial Drive  
(Please bring a mat or blanket if you have one.)
- Tai Chi – 1:30 to 2:30 p.m.  
Auld Pavilion, 1650 Memorial Drive
- Qigong Refresh and Recharge  
5:30 to 6:30 p.m.  
The Bridge, 721 “K” St.

(Please wear comfortable clothing.)

**About the instructor**

Suman Barkhas grew up near Ulaanbaatar, Mongolia. He began training in yoga at age 13 when a visiting monk offered instruction. “He taught us about life, spirituality and healing,” Suman said. “I was inspired to take that path.” He arrived in the United States in 2001 and settled in Eugene, Oregon, where he opened the Holistic Healing Institute.

He holds certifications in Tai Chi for Arthritis, Tai Chi for Diabetes and Qigong instruction. He is a Yoga Alliance registered yoga teacher and yoga teacher trainer as well as a Professional Yoga Therapist.

**Diabetes Self-Management Workshop (New)**

Ambassador Health  
4405 Normal Blvd.  
Wednesdays, 1:30 to 3:30 p.m.  
Oct. 24 through Nov. 28

The Diabetes Self-Management Workshop is a six-week course for adults with diabetes, their family members and friends. Learn about diabetes, including:

- What to eat and when to exercise
- Monitoring your blood sugar
- Foot care
- Communicating with family and your health care provider
- Low and high blood sugar
- Tips for dealing with stress
- How to set small and achievable goals
- Overview of relaxation techniques
- How to increase your self confidence
- Feel better and take charge

This workshop is offered at no cost but suggested contributions of \$4 per class are appreciated!

**Senior Center Events**

**Fossils from Nebraska’s Ancient Seas**

Thursday, Oct. 4  
Downtown Center, 1005 “O” St.  
10:15 to 11:15 a.m.  
\$4 suggested contribution for age 60 and over.

Nebraska has been covered many times in the past by a sea that connected what are now the Gulf of Mexico and the Arctic Ocean. Many kinds of extinct ocean-dwelling plants and animals lived in these seaways. Dr. Bob Diffenthal will tell you about these ancient seaways and the fossil organisms that lived in their waters. Some real examples will be shown as part of the talk. Call 402-441-7154 for details and meal reservations.

**The Kramer Sisters in Concert**

Thursday, Oct. 18  
Downtown Center, 1005 “O” St.  
10:15 to 11:15 a.m.  
\$4 suggested contribution for age 60 and over.

The Kramer Sisters have entertained audiences with a wide array of music since 2000. Their repertoire includes classic country, country rock, American standards,

*Continued on page 38.*

# Aging Partners News and Events

*Continued from page 37.*

gospel, frontier period songs and tunes from the Big Band era. The duo entertains regularly in Nebraska and neighboring states. They will help us celebrate our October birthdays, so come and enjoy a piece of birthday cake with us! Call 402-441-7154 for details and meal reservations.

## **Downtown Fright Fest**

Wednesday, Oct. 31 "O" St.

9:30 to 11:30 a.m.

\$4 suggested contribution for age 60 and over.

What isn't there to love about Halloween? Candy, movies, decorations, costumes – and that's just barely scratching the surface! Join us for the costume contest, scary treats and ghoulish games at our annual Halloween party! Call 402-441-7154 for details and meal reservations.

## **The Aging Brain: Everyday Solutions to Stay Sharp in Mind and Body**

Friday, Nov. 2

Jack J. Huck Continuing Education Center  
301 S. 68th St. Pl., Room 303

Cost: \$19

Check in begins at 8:30 a.m. Program begins at 9 a.m. Light refreshments served.

This continuing education opportunity is a partnership with Aging Partners, Southeast Community College and OLLI-Osher Lifelong Learning Institute (University of Nebraska-Lincoln).

You'll discover strategies and everyday solutions from health and wellness professionals to help you "stay sharp" throughout your life.

### **Presentations:**

- Active Aging: Engaging the Powers within You – Kimberly Barrett
  - Mind-FULL Eating: Fuel your Mind and Body for Longevity – Amanda Robine
- Kimberly and Amanda's engaging presentations will highlight everyday solutions to set the stage for a quality life as you age!

Mini-Sessions: Dynamic Movement and Refresh and Recharge to Relax, Re-energize and Condition Your Body – Tracie Foreman. These can be done from a seated or standing position.

To register and pay with a credit card, call Southeast Community College at 402-437-2700, 800-828-0072 or online at <http://bit.ly/RegisterCE> (online registration keyword: Brain)

Registration deadline is Friday, Oct. 26. The course number is LLLX-0858-CEFA.

## **Staying Healthy During the Holidays**

Thursday, Nov. 8, 9 to 10:30 a.m.

8601 Firethorn Lane

*Co-sponsored by Aging Partners and Hillcrest Firethorn.*

\$4 suggested transportation contribution. Enjoy a complimentary breakfast during Hillcrest's educational series with a tour afterward.

To RSVP to Aging Partners, call 402-441-7158 by Friday, Nov. 2.

# Prepared and confident

*Over 7 million people have counted on Philips Lifeline to feel safe at home and on the go.*

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Lifeline offers a range of choices to help you maintain your independence. Whether you need the go-anywhere protection of **GoSafe**, the automatic fall detection of **AutoAlert**, or the peace of mind offered by **HomeSafe**, we have you covered.



**Call today! Aging Partners Lifeline**  
**402-441-8816**



Coverage outside the home provided where AT&T wireless network coverage is available. AutoAlert does not detect 100% of falls. If able, users should always push their button when they need help.



**Veterans Recognition and Lunch**

Featuring Jimmy Mack  
Friday, Nov. 9 at 10 a.m.  
Northeast Senior Center, 6310 Platte Ave.  
Lunch: 11:30 a.m.  
\$4 meal suggestions contribution for age 60 and over.  
\$8 meal fee for under age 60.  
Within Lincoln city limits, \$4 suggested van transportation contribution. Call 402-441-7151 for reservations by 1 p.m., Tuesday, Nov. 6.

**UNL Pepsi Scholars Senior Prom**

November TBA  
This has been a very popular event that many have looked forward to attending on a Sunday afternoon at East Campus. The date has not been set yet as the school year is just getting underway, but we will let you know as soon as possible. The prom should be held in early November, so keep your dancing shoes ready. For more information or questions, call Kelle at 402-441-7157.

**Aging Partners Senior Center Holiday Party!**

Featuring Leo Lonnie Orchestra  
Tuesday, Dec. 4  
Auld Pavilion at Antelope Park  
1650 Memorial Drive  
Doors open at 5 p.m. Hy-Vee catered dinner served at 5:30 p.m.  
Light tours depart at 6:30 p.m. and 7:15 p.m.  
\$14 dinner and show (includes holiday lights tour, if you choose to go). No show-only tickets. Seating is limited.  
\$4 in-town, round-trip transportation  
Celebrate the season with dinner, dancing, holiday lights and door prizes!  
For reservations, call 402-441-7158 by noon Friday, Nov. 30.

**Harpist Heidi Beran in Concert**

Thursday, Dec. 20  
10:30 to 11:15 a.m.  
Downtown Center, 1005 "O" St.  
\$4 suggested contribution for age 60 and over.  
Enjoy our wonderful Christmas holiday meal while experiencing the

musical talents of Heidi Beran. Heidi is a freelance harpist and private music educator. Her harp playing is sure to put you in the holiday mood. This is the Downtown Senior Center's Christmas party, so please join us in celebrating the season in style! Call 402-441-7154 for a meal reservation.

**Severe Weather Closings**

In the event of severe winter weather or dangerous conditions, Aging Partners senior centers may be closed. As a rule, if Lincoln Public Schools are closed, the senior centers also will close. Please listen to KFOR 103.3 FM or 1240 AM, or KLIN 1400 AM for the most accurate and up-to-date senior center closing information. **lw**

# LivingWell

*Investing in today's and tomorrow's older adults.*

**Suggested Contribution Levels:**

\$12 \_\_\_ \$25 \_\_\_ \$50 \_\_\_ Other \_\_\_

**You will receive:**

- Four print issues of *Living Well*, including online editions.
- At your request, a note of acknowledgment will be sent to those receiving your gift in their honor or memory.

Please mail to: Living Well, 1005 "O" St.  
Lincoln, NE 68508-3628

"When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution."

A special invitation to the 57,200 age 60 and over adults, their families and caregivers residing in Butler, Fillmore, Lancaster, Polk, Saline, Saunders, Seward and York counties in Nebraska.

Your contribution helps Aging Partners publish the area's premiere resource for those 60 and over. Join us in supporting healthy, full and independent living.

\_\_\_ Check or money order payable to *Living Well* enclosed.  
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